

Financial Assistance for Septic System Owners

The Commonwealth has developed three programs to assist on-site septic system owners with wastewater management problems.

Community Septic Management Program

This MassDEP program offers 0% loans to communities, which in turn provide low-interest betterment loans to eligible homeowners with failed septic systems through their local Boards of Health.

Description of the Community Septic Management Program [Massachusetts DEP](#)

Information about betterments [DEP Betterments](#)

Regional Contacts for the Community Septic Management Program:

Central: Stella.Tamul@state.ma.us - 508-767-2763

Homeowner Septic Loan Program

This is a bank loan program for homeowners whose systems have failed Title 5 inspection. Participating banks offer low interest rates to eligible homeowners through this MassHousing Program. For more information contact Massachusetts Housing Finance Agency (MHFA), 617-723-0500 or go to their Website: [MassHousing](#)

Tax Credit

The Commonwealth provides a tax credit of up to \$6,000 over 4 years to defray the cost of septic repairs to a primary residence. Forms are available from the Department of Revenue (DOR) to enable homeowners to claim up to \$6,000 in tax credits for septic upgrades. The credit cannot exceed \$1,500 in any year and may be spread out over 4 years. The tax credit is limited to work done on a primary residence only. Tax Form Schedule SC is the correct form for the tax credits. [MassDOR](#)

In addition, these **federal programs** are available to aid septic system owners with wastewater management problems:

Federal Farmers Home Administration (FHA)

FHA offers low-cost financing to those who qualify. For more information contact FHA:

* Multi-family home: 202-708-2495

* Single-family home: 202-708-3175

USDA Rural Development Program

This program offers government loans to assist very low income rural homeowners who are in need of repair and improvements to their homes for health or safety reasons, including septic system repairs or upgrades. [USDA](#)